

Application number: 09/923,311

Art Unit: 3624

Applicant: Khai Hee Kwan

Examiner: Hani Kazimi.

Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

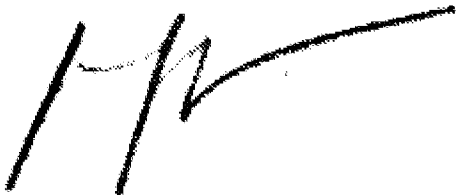
Sir:

**Response to Action Letter dated Oct 18 2006 for APPLICATION
09/923,311**

The above action letter stated that the Applicant's response dated August 1, 2006 is lacking because it is UNSIGNED.

The applicant submits there is NO response dated or mailed August 1, 2006 by the applicant. The nearest response is August 10, 2006 which is SIGNED on the Cover page, being the FIRST Page of the response to action letter mailed June 20, 2006. The examiner is respectfully requested to verify this as per records in PAIR and check with applicant for further action on this where necessary. Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'KH' followed by a long horizontal stroke.

Khai H Kwan

023336

29-Oct-2006